



Order Filed on July 17, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

MILSTEAD & ASSOCIATES, LLC

By: Andrew M. Lubin

Atty. ID: AL0814

1 E. Stow Road

Marlton, NJ 08053

(856) 482-1400

File No. 213601-8

Attorneys for Movant: Select Portfolio Servicing, Inc.
as servicing agent for MEB Loan Trust IV

In Re:

Luz Adriana Alvarez

Case No.: 17-19450-MBK
Chapter 13

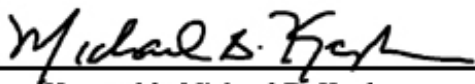
Hearing Date: June 16, 2020
Time: 2:00 p.m.

Judge: Michael B. Kaplan

**ORDER REGARDING
MOTION FOR RELIEF FROM AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: July 17, 2020



Honorable Michael B. Kaplan
United States Bankruptcy Judge

Upon the motion of Milstead & Associates, LLC, Attorneys for the Secured Creditor, MEB Loan Trust IV (“Mortgagee”), under Bankruptcy Code section 362(d) for relief from the Automatic Stay as to certain real property as set forth in the motion papers, and the parties having been represented by their respective counsel, Allen I. Gorski, for the Debtor, and the Court having heard the argument of counsel and for good cause shown, it is ORDERED as follows:

1. The automatic stay as provided for by 11 U.S.C. §362 shall remain in full force and effect conditioned upon the terms and conditions set forth herein.

2. Mortgagee is the holder of a mortgage which is a lien on real property owned by Debtor known as and located at 18 Garden Hills Drive, Somerset, NJ 08873 (the “Property”).

3. The parties certify that a post-petition delinquency is to be cured pursuant to the terms of this Order, said delinquency consisting of the following:

| | |
|---|--------------------|
| 37 Payments: 5/26/17 – 5/26/20 @ \$1,112.39 | \$41,158.43 |
| Suspense Balance | (\$0.00) |
| Total Post-Petition Arrears | \$41,158.43 |

4. Commencing on June 26, 2020, Debtor shall resume making regular monthly mortgage payments currently in the amount of \$1,112.39.

5. Debtor shall pay \$20,000.00 to Mortgagee. Mortgagee acknowledges receipt of the Debtor’s payment of \$20,000.00. The payment reduces the balance of the post-petition arrears to the amount of \$21,158.43.

6. The balance of the post-petition arrears in the amount of \$21,158.43 shall be paid through the Debtor’s Chapter 13 Plan. Debtor shall file a modified plan and amended schedules I

& J be filed within 20 days of the entry of this Order. The Trustee's Office shall recapitalize the Debtor's Chapter 13 Plan per this Order.

7. All payments should be mailed to Select Portfolio Servicing, Inc., Attn: Remittance Processing, PO Box 65450, Salt Lake City, UT 84165-0450. Debtor shall reference the loan number on any and all payments made pursuant hereto.

8. Should Debtor's regular monthly payment amount change, Debtor shall be notified of such change by Mortgagee, and the monthly payment amount due under the terms of this Order shall change accordingly.

9. In the event that Debtor is in default pursuant to the terms and conditions of this Order for a period of thirty (30) days, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, Secured Creditor may send Debtor and Debtor's Counsel a written notice of default of this Order. If the default is not cured within ten days of the date of such notice, Mortgagee may obtain an Order Vacating the Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating any such payment(s) more than thirty (30) days in default. In the event that a notice of default is forwarded, it is agreed that Secured Creditor may file a Certification of Default absent a full cure.

10. A copy of any Certification of Default and the proposed order must be served upon the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court. A certificate of service shall be filed by counsel for Mortgagee evidencing same.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Luz Adriana Alvarez
DebtorCase No. 17-19450-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 19, 2020.

db Luz Adriana Alvarez, 18 Garden Hills Dr, Somerset, NJ 08873-5337

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Allen I Gorski on behalf of Debtor Luz Adriana Alvarez agorski@gorskiknowlton.com
 Andrew M. Lubin on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for MEB
 LOAN TRUST IV bkecf@milsteadlaw.com, alubin@milsteadlaw.com
 Andrew M. Lubin on behalf of Creditor Bank of America, N.A. bkecf@milsteadlaw.com,
 alubin@milsteadlaw.com
 Denise E. Carlon on behalf of Creditor VW Credit, Inc. dcarlon@kmlawgroup.com,
 bkggroup@kmlawgroup.com
 James Patrick Shay on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 shay@bbs-law.com, jpshay@gmail.com
 Nicholas V. Rogers on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 nj.bkecf@fedphe.com
 R. A. Lebron on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for MEB LOAN
 TRUST IV bankruptcy@feinsuch.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9